

# UNITED STATES BANKRUPTCY COURT

## District of Minnesota

### Notice of Chapter 12 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 12 bankruptcy case on 5/27/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

#### See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David R Rahm  
14946 145th ST  
Foreston, MN 56330

Laurie M Rahm  
14946 145th ST  
Foreston, MN 56330

Case Number:  
11-33576 – GFK

Social Security/Individual Taxpayer ID/Employer Tax ID/Other Nos.:  
xxx-xx-1529  
xxx-xx-2812

Attorney for Debtor(s) (name and address):

Roger C Grugel  
St. Cloud Area Legal Services  
830 W St Germain Street, Suite 300  
PO Box 886  
St. Cloud, MN 56302  
Telephone number: 320-253-0121

Bankruptcy Trustee (name and address):

Kyle Carlson  
PO Box 519  
Barnesville, MN 56514  
Telephone number: 218-354-7356

#### Meeting of Creditors

Date: **July 15, 2011**

Time: **01:00 PM**

Location: **Room 112, American Red Cross, 1301 W St Germain St, St Cloud, MN 56301**

#### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

#### Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **10/13/11**

For a governmental unit: **11/23/11**

#### Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

#### Deadline to File a Complaint to Determine Dischargeability of Certain Debts: 9/13/11

#### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

#### Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.

#### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (<http://pacer.psc.uscourts.gov>) or at the Clerk's Office, 200 Warren E Burger Federal Bldg & U. S. Courthouse, 316 N Robert Street, St. Paul, MN 55101. You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

#### Address of the Bankruptcy Clerk's Office:

200 Warren E Burger Federal Building and  
US Courthouse  
316 N Robert St  
St Paul, MN 55101  
Telephone number: 651-848-1000  
Web address: [www.mnb.uscourts.gov](http://www.mnb.uscourts.gov)

#### For the Court:

Clerk of the Bankruptcy Court:  
Lori Vosejpka

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 5/31/11

**EXPLANATIONS**

FORM B9G (12/07)

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| Filing of Chapter 12 Bankruptcy Case                        | A bankruptcy case under Chapter 12 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 12 allows family farmers and family fisherman to adjust their debts pursuant to a plan. A plan is not effective unless confirmed by the court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business unless the court orders otherwise.  |
| <b>Legal Advice</b>   | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.   |
| Creditors Generally May Not Take Certain Actions            | Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1201. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited in duration or not exist at all, although the debtor may have the right to request the court to extend or impose a stay.  |
| Meeting of Creditors  | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. The court, after notice and a hearing, may order that the United States trustee not convene the meeting if the debtor has filed a plan for which the debtor solicited acceptances before filing the case.  |
| Claims  | A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Discharge of Debts  | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.  |
| Exempt Property   | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.   |
| Bankruptcy Clerk's Office                                   | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.  |
| Creditor with a Foreign Address                             | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.  |
| — Refer to Other Side for Important Deadlines and Notices — |  |
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